

Honorable Robert D. Drain
United States Bankruptcy Court for the Southern District of New York
Debtors: Delphi Corp.
Case Number: 05-44481

Feb. 7th, 2009

Dear Sir,

I am an active Delphi employee, but am nearing retirement. As you know, Delphi Corp. filed a motion with the U.S. Bankruptcy Court to discontinue healthcare and life insurance coverage for retirees. The notice also stated my Retiree Health Reimbursement Account (RHRA) would be eliminated. This account was established as part of the "deal" a couple of years ago when Delphi terminated health insurance coverage for retirees once they reach 65 years of age. I am contesting this motion for the following reasons:

- 1) The obligation Delphi has to provide health care coverage for retirees is time limited. Coverage for retirees is stopped when they reach age 65. And, retirees hired after 1993 do not receive health care coverage in retirement.
- 2) People hired after December 31, 1992 knew they would not receive health care coverage in retirement when they hired in so they have had time to plan for health care in retirement. People such as myself who were hired in the 70's or 80's were told by the company that we would receive health care coverage in retirement and now have no time to plan for providing ourselves and families with health care coverage after retirement. People who have already retired are in an even worse situation. It will cost some of them more than a third of their fixed income to continue their coverage.
- 3) The motion made by Delphi is for permanent elimination of health care benefits for salaried people who were promised this coverage when they retire. When the company recovers and the executives are receiving bonuses, it makes sense to me that the company would honor its commitment to provide health care coverage to the salaried employees who were promised coverage.

I understand the extraordinary economic times that the company, as well as the automotive industry faces. Sacrifices are being made now and more will be necessary. However, I believe the permanent elimination of health care coverage for salaried retirees that were promised this coverage is not justified.

I appreciate you taking the time to consider my argument and ask that you not approve Delphi's motion to terminate health coverage for salaried employees that are counting on that coverage.

Respectfully,

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